

**WHAT IS CLAIMED IS:**

1. A moisture-permeable waterproof fabric comprising:

a base fabric;

a moisture-permeable resin layer formed on one side of the base fabric and including a non-porous urethane resin film; and

a surface protective resin applied in a dry mass of 0.5 to 10 g/m<sup>2</sup> on the moisture-permeable resin layer, the surface protective resin containing

a hydrophilic urethane resin whose coefficient of moisture absorption is 40% or more at 30 °C and 90% of relative humidity as a main component, and

high moisture-absorbing/ releasing and heat-generating organic fine particles.

2. A moisture-permeable waterproof fabric according to claim 1, wherein the high moisture-absorbing/ releasing and heat-generating organic fine particles are produced by introducing a crosslinking structure into an acrylonitrile polymer through hydrazine compound treatment to obtain an acrylonitrile cross-linked polymer; and chemically transforming nitril groups in the acrylonitrile cross-linked polymer into carboxylate salt groups through hydrolysis, and the organic fine particles includes 1.0 mmol/g or more of the carboxylate salt groups.

3. A moisture-permeable waterproof fabric according to claim 1, wherein the high moisture-absorbing/releasing and heat-generating organic fine particles are produced by introducing a crosslinking structure by using, as a comonomer, a compound having two or more polymerizable vinyl groups to obtain an acrylonitrile cross-linked polymer; and chemically transforming nitril groups in the acrylonitrile cross-linked polymer into carboxylate salt groups through hydrolysis, and the organic fine particles includes 1.0 mmol/g or more of the carboxylate salt groups.

4. A moisture-permeable waterproof fabric according to claim 1, wherein the fabric has 3%RH or more of a humidity difference,  $\Delta H$ , between humidities under the following respective conditions,  $H_0$  and  $H_s$ , measured with a sweat simulator at 10°C and 50% of relative humidity.

$H_s$ : when using the moisture-permeable waterproof fabric in which the moisture-permeable resin layer is formed on the one side of the base fabric and the surface protective resin is further applied thereon, humidity (%RH) of the surface protective resin-applied side of the fabric

$H_0$ : when using a coated base fabric in which the moisture-permeable resin layer is formed on one side of the base fabric, humidity (%RH) of the moisture-permeable resin layer side of the coated base fabric.